

HONORABLE CHRISTOPHER KLEIN
 GARY R. FARRAR
 TRUSTEE IN BANKRUPTCY
 P.O. BOX 576097
 MODESTO, CA 95357-6097

UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA
 SACRAMENTO DIVISION

In re: §
 §
 PICKETT, JESTINA L. § Case No. 09-28900
 §
 Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
 REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
 ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GARY R. FARRAR TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 18,250.00 (Without deducting any secured claims)	Assets Exempt: 8,250.00
Total Distributions to Claimants: 236,304.24	Claims Discharged Without Payment: 459,472.22
Total Expenses of Administration: 55,695.76	

3) Total gross receipts of \$ 292,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 292,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	55,695.76	55,695.76	55,695.76
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	23,776.00	694,560.46	694,560.46	236,304.24
TOTAL DISBURSEMENTS	\$ 23,776.00	\$ 750,256.22	\$ 750,256.22	\$ 292,000.00

4) This case was originally filed under chapter 7 on 05/05/2009 . The case was pending for 39 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/17/2012 By: /s/GARY R. FARRAR TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Other Receipts	1290-000	292,000.00
TOTAL GROSS RECEIPTS		\$ 292,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL SECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GARY R. FARRAR TRUSTEE	2100-000	NA	17,850.00	17,850.00	17,850.00
GARY R. FARRAR TRUSTEE	2200-000	NA	94.68	94.68	94.68
INTERNATIONAL SURETIES. LTD	2300-000	NA	40.87	40.87	40.87
ASSOCATION, HOMEOWNERS	2500-000	NA	145.00	145.00	145.00
CHICAGO TITLE	2500-000	NA	922.70	922.70	922.70
CHICAGO TITLE	2500-000	NA	407.50	407.50	407.50
CHICAGO TITLE	2500-000	NA	-145.00	-145.00	-145.00
DISCLOSE, NATURAL HAZARDS	2500-000	NA	88.95	88.95	88.95
GARY R. FARRAR TRUSTEE	2500-000	NA	695.94	695.94	695.94
HOME, AMERICAN SHIELD	2500-000	NA	355.00	355.00	355.00
HOUSE, MOUNTAIN	2500-000	NA	221.11	221.11	221.11
MID	2500-000	NA	36.32	36.32	36.32
PG & E	2500-000	NA	5.46	5.46	5.46
Reimbursement of Homeowner's Assn	2500-000	NA	-145.00	-145.00	-145.00
TAXES	2500-000	NA	1,754.68	1,754.68	1,754.68
MODESTO IRRIGATION DISTRICT	2990-000	NA	45.59	45.59	45.59
PG & E	2990-000	NA	102.00	102.00	102.00

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
THE SUNTAG LAW FIRM	3210-000	NA	15,351.00	15,351.00	15,351.00
THE SUNTAG LAW FIRM	3220-000	NA	348.96	348.96	348.96
PMZ REAL ESTATE	3520-000	NA	17,520.00	17,520.00	17,520.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 55,695.76	\$ 55,695.76	\$ 55,695.76

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	SEARS/CBSD		1,216.00	NA	NA	0.00
000002	FIA CARD SERVICES, N.A.	7100-000	18,730.00	19,730.34	19,730.34	6,712.68
000001	GE MONEY BANK	7100-000	3,830.00	3,830.12	3,830.12	1,303.09
000004	JP MORGAN CHAES-EMC	7100-001	NA	671,000.00	671,000.00	228,288.47
TOTAL GENERAL UNSECURED CLAIMS			\$ 23,776.00	\$ 694,560.46	\$ 694,560.46	\$ 236,304.24

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit 8

Case No: 09-28900 C Judge: HONORABLE CHRISTOPHER KLEIN
Case Name: PICKETT, JESTINA L.

Trustee Name: GARY R. FARRAR TRUSTEE
Date Filed (f) or Converted (c): 05/05/09 (f)
341(a) Meeting Date: 06/02/09
Claims Bar Date: 07/07/11

For Period Ending: 07/17/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) DA=554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 424 EAST HERITAGE DRIVE, MOUNTIAN HOUSE, CA (u)	320,000.00	150,000.00		292,145.00	FA
2. CHECKING / SAVINGS	600.00	0.00	DA	0.00	FA
3. CHECKING / SAVINGS	0.00	0.00	DA	0.00	FA
4. SECURITY DEPOSIT LANDLORD	1,950.00	0.00	DA	0.00	FA
5. HOUSEHOLD GOODS	5,000.00	0.00	DA	0.00	FA
6. CLOTHING	500.00	0.00	DA	0.00	FA
7. JEWELRY	200.00	0.00	DA	0.00	FA
8. 2003 MINI COOPER S	10,000.00	0.00	DA	0.00	FA

TOTALS (Excluding Unknown Values)	\$338,250.00	\$150,000.00	\$292,145.00	Value of Remaining Assets \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor's counsel called; EMC Mortgage lender never recorded deed of trust. State court action against client brought this to her attention.. Trustee moved to re-open. Will move to sell residence now worth about \$150,000 for the benefit of all creditors. This is probably a title company insurance claim for EMC.

6/30/11 Trustee has possession of property. Utilities back on . tenant is out. Bank has made minimal offer to pay admin and other claims.

9/30/11- Escrow about to close. Expect to file a final before year end. Trustee sold property \$292,000 free and clear of liens.

November 30, 2011 After an 1 hour discussion again the Mountain House Water Company confirms that they will offset a 300 deposit at the next billing cycle 12/18/11 taking approx. 151 dolllars fee due post escrow closing and refunding the balance to the Trustee. Trustee will credit the recovery in January 2012 prior to the final distribution.

Initial Projected Date of Final Report (TFR): 03/25/13

Current Projected Date of Final Report (TFR): 03/31/12

FORM 2

Page: 1

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit 9

Case No: 09-28900 -C
Case Name: PICKETT, JESTINA L.

Trustee Name: GARY R. FARRAR TRUSTEE
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: 1150400627 Checking - Non Interest

Taxpayer ID No: 35-6927141
For Period Ending: 07/17/12

Blanket Bond (per case limit): \$ 63,027,656.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

Memo Receipts: 0.00
Memo Disbursements: 0.00
Memo Allocation Net: 0.00

Account	Balance Forward	0.00		
1150400627	0 Deposits	0.00	0 Checks	0.00
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 0.00	Total	\$ 0.00
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 0.00		

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit 9

Case No: 09-28900 -C

Trustee Name: GARY R. FARRAR TRUSTEE

Case Name: PICKETT, JESTINA L.

Bank Name: BANK OF AMERICA

Account Number / CD #: 4437950114 Checking - Non Interest

Taxpayer ID No: 35-6927141

Blanket Bond (per case limit): \$ 63,027,656.00

For Period Ending: 07/17/12

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/12/11	1	CHICAGO TITLE	BALANCE FORWARD				0.00
		TAXES	SALE OF PROPERTY		269,992.34		269,992.34
			Memo Amount: (1,754.68)	2500-000			
		CHICAGO TITLE	TAXES				
			Memo Amount: (922.70)	2500-000			
		CHICAGO TITLE	TITLE CHARGES				
			Memo Amount: (407.50)	2500-000			
		PMZ REAL ESTATE	ESCROW CHARGES				
			Memo Amount: (17,520.00)	3520-000			
		DISCLOSE, NATURAL HAZARDS	COMMISSION				
			Memo Amount: (88.95)	2500-000			
		GARY R. FARRAR TRUSTEE	NHD				
			Memo Amount: (695.94)	2500-000			
		HOME, AMERICAN SHIELD	REIMBURSEMENT FUNDS ADVANCED				
			Memo Amount: (355.00)	2500-000			
		HOUSE, MOUNTAIN	HOME SHIELD				
			Memo Amount: (221.11)	2500-000			
		PG & E	WATER BILL				
			Memo Amount: (5.46)	2500-000			
		MID	UTILITIES				
			Memo Amount: (36.32)	2500-000			
		ASSOCATION, HOMEOWNERS	UTILITIES				
			Memo Amount: (145.00)	2500-000			
			HOA FEES				
			Memo Amount: 292,000.00	1290-000			
			Sale of Real Estate Property				
			Memo Amount: 145.00	2500-000			
			Reimbursement of Homeowner's Assn				
10/12/11	1	CHICAGO TITLE	HOA REIMBURSEMENT	2500-000	145.00		270,137.34
10/19/11	000101	INTERNATIONAL SURETIES, LTD	bond # 016030865	2300-000		40.87	270,096.47
		ONE SHELL SQUARE	1/1/11 thru 1/1/12				
		701 POYDRAS STREET, SUITE 420					
		NEW ORLEANS, LA 70139					
11/01/11	000102	PG & E	account # 1236950300-3	2990-000		40.37	270,056.10
		P.O. BOX 997300					
		SACRAMENTO, CA 95899-7300					
11/15/11	000103	MODESTO IRRIGATION DISTRICT	account# 26001254626	2990-000		45.59	270,010.51
		P.O. BOX 5355	424 E. Heritage Drive, Mountain House.				
		MODESTO, CA 95352-5355					
11/29/11	000104	PG & E	# 0195373902-4	2990-000		61.63	269,948.88
		P.O. BOX 997300	424 E. HERTIGAGE DRIVE, MTN HOUSE				
		SACRAMENTO, CA 95899-7300	FINAL CLOSING BILL				
12/13/11	000105	THE SUNTAG LAW FIRM	FINAL DISTRIBUTION	3210-000		15,351.00	254,597.88
		DANA SUNTAG ESQUIRE					
		20 NORTH SUTTER STREET, 4TH FLOOR					
		STOCKTON, CA 95202					
12/13/11	000106	THE SUNTAG LAW FIRM	FINAL DISTRIBUTION	3220-000		348.96	254,248.92
		DANA SUNTAG ESQUIRE					
		20 NORTH SUTTER STREET, 4TH FLOOR					
		STOCKTON, CA 95202					

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit 9

Case No: 09-28900 -C

Case Name: PICKETT, JESTINA L.

Trustee Name: GARY R. FARRAR TRUSTEE

Bank Name: BANK OF AMERICA

Account Number / CD #: 4437950114 Checking - Non Interest

Taxpayer ID No: 35-6927141

For Period Ending: 07/17/12

Blanket Bond (per case limit): \$ 63,027,656.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/09/12	000107	GARY R. FARRAR TRUSTEE P.O. BOX 576097 MODESTO, CA 95357 CA	Chapter 7 Compensation/Fees	2100-000		17,850.00	236,398.92
03/09/12	000108	GARY R. FARRAR TRUSTEE P.O. BOX 576097 MODESTO, CA 95357 CA	Chapter 7 Expenses	2200-000		94.68	236,304.24
03/09/12	000109	GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE #1120 MIAMI FL 33131-1605	Claim 000001, Payment 34.02217% FINAL DISTRIBUTION #3135	7100-000		1,303.09	235,001.15
03/09/12	000110	FIA CARD SERVICES, N.A. PO BOX 248809 OKLAHOMA CITY OK 73124-8809	Claim 000002, Payment 34.02212% FINAL DISTRIBUTION #2136/9874	7100-000		6,712.68	228,288.47
* 03/09/12	000111	JP MORGAN CHAES-EMC DAVID C. WINTON 2121 N CALIFORNIA BLVD #520 WALNUT CREEK 94596	Claim 000004, Payment 34.02213% FINAL DISTRIBUTION EMC MORTGAGE # 4738	7100-003		228,288.47	0.00
* 06/11/12	000111	JP MORGAN CHAES-EMC DAVID C. WINTON 2121 N CALIFORNIA BLVD #520 WALNUT CREEK 94596	Claim 000004, Payment 34.02213% over 90 days	7100-003		-228,288.47	228,288.47
07/17/12	000112	UNITED STATES BANKRUPTCY COURT 501 "T" Street, Suite 3-200 Sacramento, CA 95814 ATTN: KAREN CERIANI, FINANCE DEPARTMENT	TREASURY REG. FUND CAN-X Bank issued certified check # 1019008727 on 6/12/12 directly to the court for check over 90 days stale dated.	7100-001		228,288.47	0.00
* 07/17/12		UNITED STATES BANKRUPTCY COURT 1200 I STREET, SUITE 4 MODESTO, CA 95354	FUNDS TO COURT	7100-003		228,288.47	-228,288.47
* 07/17/12		Reverses Adjustment OUT on 07/17/12	FUNDS TO COURT	7100-003		-228,288.47	0.00
* 07/17/12		UNITED STATES BANKRUPTCY COURT CANX	funds to court	7100-003		288,288.47	-288,288.47
* 07/17/12		Reverses Adjustment OUT on 07/17/12	funds to court	7100-003		-288,288.47	0.00

Memo Receipts: 292,145.00
Memo Disbursements: 22,152.66

Memo Allocation Net: 269,992.34

Account	Balance Forward	0.00		
4437950114	2 Deposits	270,137.34	13 Checks	270,137.34
	0 Interest Postings	0.00	4 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 270,137.34	Total	\$ 270,137.34
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 270,137.34		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit 9

Case No: 09-28900 -C
Case Name: PICKETT, JESTINA L.

Trustee Name: GARY R. FARRAR TRUSTEE
Bank Name: BANK OF AMERICA
Account Number / CD #: 4437950114 Checking - Non Interest

Taxpayer ID No: 35-6927141
For Period Ending: 07/17/12

Blanket Bond (per case limit): \$ 63,027,656.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Report Totals

Total Memo Receipts: 292,145.00
Total Memo Disbursements: 22,152.66
Total Memo Allocation Net: 269,992.34

Balance Forward	0.00		
2 Deposits	270,137.34	13 Checks	270,137.34
0 Interest Postings	0.00	4 Adjustments Out	0.00
		0 Transfers Out	0.00
Subtotal	\$ 270,137.34	Total	\$ 270,137.34
0 Adjustments In	0.00		
0 Transfers In	0.00		
Total	\$ 270,137.34	Net Total Balance	\$ 0.00